

Homeowner Insurance and Land Movement or Landslides

Homeowner insurance policies usually exclude damage from land movement or landslides. Land movement generally includes landslides caused by rain runoff, snowmelt or flooding, and earthquakes. As a homeowner, this means it is very difficult for you to collect for losses caused by any form of land movement unless you bought specific additional riders or policies. You can buy the following types of coverages to protect you from land movement losses:

Landslide coverage: You may be able to buy a special rider for your homeowner policy that includes coverage for contents from all perils, including earth movement. This type of rider only covers contents, not the structure. Some insurance companies may not offer this option, so you may need to shop around.

You may also be able to buy separate earth-movement coverage that includes structures in the “surplus-lines” market (these are insurers who insure risks that the traditional insurance industry does not insure) through your agent or broker. Also, if your home is on a hillside, it may be difficult to obtain this kind of coverage.

Flood insurance: Typical homeowner policies do not cover flood damage, so you must buy this coverage separately. Flood insurance may apply to some kinds of earth movement, such as water-related erosion or mudflows, and flash floods. It is available in communities where planning meets the requirements set by the federal National Flood Insurance Program (NFIP). To contact the NFIP in Washington state, call (206) 646-4908 or call the toll-free national information number at 1-888-FLOOD29 (1-888-356-6329). Most homeowner insurance agents also sell these policies. Check with your agent for information about flood coverage. For more information, please read our fact sheet on [Flood Insurance](#).

Earthquakes: You also must buy earthquake insurance separately, either as an additional policy or as an endorsement to your regular homeowner policy. This coverage insures against damage caused by an earthquake or a quake-triggered landslide. For more information on earthquakes, please read our fact sheet on [Earthquake Insurance](#).

The Office of the Insurance Commissioner can help you!

If you have any questions or need additional information about your rights, call our Insurance Consumer Hotline at

1-800-562-6900

or visit our Web site at

<http://www.insurance.wa.gov/>